

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Sonny L. Shacklock
Constance Armagno**

Case No: 12-35395

This plan, dated **September 17, 2012**, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☐ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. Objection due date: . Confirmation hearing is set for November 28, 2012 @ 9:10am 701 E. Broad Street, Richmond VA 5th Floor Rm 5000. If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$231,767.00**
Total Non-Priority Unsecured Debt: **\$108,276**
Total Priority Debt: **\$83,820.00**
Total Secured Debt: **\$229,700.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$150.00 Monthly for 1 months, then \$500.00 Monthly for 8 months, then \$2,400.00 Monthly for 44 months.** Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **109,750.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **1,781.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Chesterfield County - Bus. PP	Taxes and certain other debts	2,820.00	40 months
Commonwealth of VA-Tax	Taxes and certain other debts	81,000.00	40 months
Internal Revenue Service	Taxes and certain other debts	0.00	0 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
-NONE-			

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief). **D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):**

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
-NONE-				

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 10 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. **Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

A. **Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Acs/Jp Morgan Chase Ba	Educational-Pay Direct	0.00	0.00	0%	0 months	
Acs/Jp Morgan Chase Ba	Educational-Pay Direct	0.00	0.00	0%	0 months	
Acs/Jp Morgan Chase Ba	Educational-PayDirect	0.00	0.00	0%	0 months	
Acs/Jp Morgan Chase Ba	Educational-Pay Direct	0.00	0.00	0%	0 months	
Acs/Jp Morgan Chase Ba	Educational-Pay Direct	0.00	0.00	0%	0 months	
Bank Of America, N.A.	Location: 5615 Powell Grove Drive, Midlothian VA 23112 County of Chesterfield	2,400.00	0.00	0%	0 months	
			Debtors will modify mortgage to pay arrears			
Woodlake Community Association	Location: 5615 Powell Grove Drive, Midlothian VA 23112 County of Chesterfield	50.00 (\$150 per quarter)	3,300.00	0%	2 months	Prorata

B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. NONE

7. Liens Which Debtor(s) Seek to Avoid.

- A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
Allen and Ruth Grabiec	Location: 5615 Powell Grove Drive, Midlothian VA 23112 County of Chesterfield	None	229,700.00

- B. **Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. **Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

(1) Upon confirmation of this plan, priority creditors are granted relief from the automatic stay only to the extent necessary to offset any pre-petition tax refund due to the debtor against any pre-petition tax liability owed by the debtor.

(2) Debtor's attorney's fees to be paid as a priority claim.

(3) The trustee can extend the plan up to 60 months to pay properly filed claims in this matter.

(4) The debtor will not MODIFY THE DEED, SELL, REFINANCE, OR MODIFY THE MORTGAGE without an order from the court.

Signatures:

Dated: September 17, 2012

/s/ Sonny L. Shacklock
Sonny L. Shacklock
Debtor

/s/ Pia J. North
Pia J. North 29672
Debtor's Attorney

/s/ Constance Armagno
Constance Armagno
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on October 1, 2012, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Pia J. North
Pia J. North 29672
Signature

5913 Harbour Park Drive
Midlothian, VA 23112
Address

(804) 739-3700
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Sonny L. Shacklock Case No. _____
Constance Armagno Debtor(s) Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Allen Grabiec
Ruth Grabiec; 14307 Shelter Cove Rd.
Midlothian, VA 23112
Name of creditor

Location: 5615 Powell Grove Drive, Midlothian VA 23112
County of Chesterfield

Current Market Analysis - \$229,700
Tax Assessment - \$244,300
Zillow Range - \$215,000-\$246,000

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: Not later than seven (7) days prior to the date set for the confirmation hearing. If no objections are timely filed, the confirmation hearing will NOT be held.

Date and time of confirmation hearing: **November 28, 2012 @ 9:10 am**

Place of confirmation hearing: **701 E. Broad Street, Richmond VA 5th Floor Rm 5000**

Sonny L. Shacklock
Constance Armagno

Name(s) of debtor(s)

By: **/s/ Pia J. North**

Pia J. North 29672

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Pia J. North 29672

Name of attorney for debtor(s)

5913 Harbour Park Drive

Midlothian, VA 23112

Address of attorney [or pro se debtor]

Tel. # **(804) 739-3700**

Fax # **(804) 739-2550**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **October 1, 2012**.

/s/ Pia J. North

Pia J. North 29672

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

B6I (Official Form 6I) (12/07)

Sonny L. ShacklockIn re **Constance Armagno**Case No. **12-35395**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Son Daughter Son Daughter	AGE(S): 2/03 2/91 4/99 5/95 9/01
Employment:	DEBTOR	SPOUSE
Occupation	Manager	Guest Services Associate
Name of Employer	BNW Builders	OS Restaurant Services, LLC
How long employed	November 2011	May 2012
Address of Employer	8601 Staples Mill Road Henrico, VA 23228	2202 North West Shore Blvd Suite 500 Tampa, FL 33607

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify): **Amortized tax refund approx. \$6,000**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 5,200.00	\$ 2,600.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,200.00	\$ 2,600.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 712.81	\$ 477.04
b. Insurance	\$ 521.58	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,234.39	\$ 477.04
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,965.61	\$ 2,122.96
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance	\$ 0.00	\$ 0.00
(Specify):	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 500.00	\$ 0.00
(Specify): Amortized tax refund approx. \$6,000	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 500.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 4,465.61	\$ 2,122.96
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 6,588.57	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor does not anticipate any changes in income or expenses except:

(2) Wife will be getting a raise in 2 weeks to \$15/ hour. Schedule I reflects the new income. She also expects to receive a raise to approx. \$825 per month in December 2012.

Husband is on a salary and makes \$2,400 bi-weekly.

20 year old son is autistic and they provide full care.

Debtors are trying to get a loan modification. If the modification does not go through they will surrender the realty.

B6J (Official Form 6J) (12/07)

Sonny L. Shacklock

In re Constance Armagno

Case No. 12-35395

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,400.00
a. Are real estate taxes included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:		
a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	100.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	171.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	866.00
5. Clothing	\$	300.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	166.67
8. Transportation (not including car payments)	\$	129.90
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other See Detailed Expense Attachment	\$	340.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,013.57
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	6,588.57
b. Average monthly expenses from Line 18 above	\$	5,013.57
c. Monthly net income (a. minus b.)	\$	1,575.00

B6J (Official Form 6J) (12/07)

In re **Sonny L. Shacklock**
Constance Armagno

Case No. **12-35395**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Internet	\$	45.00
Cell PHone	\$	99.00
Garbage	\$	27.00
Total Other Utility Expenditures	\$	171.00

Other Installment Payments:

Grooming and toiletries	\$	125.00
Misc. expenses	\$	150.00
School Fees and supplies	\$	65.00
Total Other Installment Payments	\$	340.00

North & Associates, PC
Pia J. North
5913 Harbour Park Drive
Midlothian, VA 23112

Chesterfield County - Sub. P.
Richard A. Cordle, Treasurer
Post Office Box 26585
Richmond, VA 23285-0088

CE Money LLC
P.O. Box 530913
Atlanta, GA 30353-0913

Accounts Receivable Mgmt, Inc.
Post Office Box 129
Thorofare, NJ 08086-0129

CJW Center
P.O. Box 740760
Cincinnati, OH 45274

Hairfield Morton
2800 Buford Road; Suite 201
Richmond, VA 23235

Acs/Jp Morgan Chase Ba
501 Bleecker St
Utica, NY 13501

Comcast
PO BOX 3002
Southeastern, PA 19398

Horizon Finance
8585 Broadway #88
Merrillville, IN 46410

Allen Grabiec & Ruth Grabiec
14307 Shelter Cove Rd.
Midlothian, VA 23112

Commonwealth of VA-Tax
P.O. Box 2156
Richmond, VA 23218-2156

Horizon Financial Management
8585 S. Broadway Suite 880
Merrillville, IN 46410

Bank Of America, N.A.
450 American St
Simi Valley, CA 93065

Direct TV
Post Office Box 92600
Los Angeles, CA 90009

HSBC Bank
Attn: Bankruptcy
PO Box 5253
Carol Stream, IL 60197

Bon Secours Health System
P.O. Box 404893
Atlanta, GA 30384-4893

Dominion Virginia Power
Attn: System Credit
Post Office Box 26666
Richmond, VA 23261

I C System Inc
Po Box 64378
Saint Paul, MN 55164

Capital One
PO Box 85617
Richmond, VA 23276

Dt Credit Co
Po Box 29018
Phoenix, AZ 85038

Internal Revenue Service
Insolvency Unit
Post Office Box 7346
Philadelphia, PA 19114

Cavalry Port
500 Summit Lake Dr Suite 400
Valhalla, NY 10595

Eastern Account System
75 Glen Rd Ste 110
Sandy Hook, CT 06482

John Trexler
P.O. Box 35724
Post Office Box 145
Richmond, VA 23235

CBCS
Post Office Box 69
Columbus, OH 43216-0069

Focused Recovery Solutions
9701 Metropolitan Ct Ste
North Chesterfield, VA 23236

LabCorp
P.O. Box 2240
Burlington, NC 27216

Cbe Group
1309 Technology Pkwy
Cedar Falls, IA 50613

Fredericksburg Cr Bur
10506 Wakeman Dr
Fredericksburg, VA 22407

Lvnv Funding Llc
Po Box 740281
Houston, TX 77274

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123

Reconstruct Company, N.A.
2500 Performance Blvd
TX2-985-07-03
Richardson, TX 75082

University Of Phoenix
4615 E Elwood St Fl 3
Phoenix, AZ 85040

National Credit Adjust
327 W 4th Ave
Hutchinson, KS 67501

Richmond Radiology
2602 Buford Road
Richmond, VA 23225

Unknown (Original Creditor:Unknown

National Student Loan
1300 O St
Lincoln, NE 68508

Santander Consumer Usa
Po Box 961245
Ft Worth, TX 76161

Verizon
500 Technology Dr Ste 30
Weldon Spring, MO 63304

Nuvell Credit
Po Box 380901
Bloomington, MN 55438

Southwest Credit Syste
5910 W Plano Pkwy Ste 10
Plano, TX 75093

Verizon Virginia Inc
500 Technology Dr
Weldon Spring, MO 63304

Parrish & Lebar
Five East Franklin Street
Richmond, VA 23219

St. Francis Medical Center
P.O. Box 404893
Atlanta, GA 30384

Verizon Wirelss
2000 Corporate Dr
Orangeburg, NY 10962

Paypal Buyer Credit
PO Box 960080
Orlando, FL 32896

Starscapes/Voyager Ind.
Po Box 43228
Phoenix, AZ 85080

Virginia Emergency Phys LLP
PO Box 17695
Baltimore, MD 21297

Pif, Inc.
Po Box 43228
Phoenix, AZ 85080

State Farm Insurance
Brian K. Carson
1500 State Farm Boulevard
Charlottesville, VA 22901

Virginia Waste Services, Inc
11800 Lewis Road
Chester, VA 23831

Portfolio Recovery
120 Corporate Blvd Ste 1
Norfolk, VA 23502

Stuart Allan & Assoc
5447 E 5th St Ste 110
Tucson, AZ 85711

Wells Fargo
Post Office Box 10347
Des Moines, IA 50306-0347

Portfolio Recvry&Affil
120 Corporate Blvd Ste 1
Norfolk, VA 23502

Uncle Bob Self Storage
Po Box 64378
Saint Paul, MN 55164

Woodlake Community Association
14700 Village Square Place
Midlothian, VA 23112

Professional Emergency Care
PO Box 1257
Troy, MI 48099-1257

United Collect Bur Inc
5620 Southwyck Blvd Ste
Toledo, OH 43614